

## **The complaint**

Mr R complains that Bank of Scotland plc trading as Halifax (“Halifax”) divulged his information to his ex-partner over the phone.

## **What happened**

The background to this complaint is well known to both parties, so I won’t repeat everything here. Mr R and Halifax couldn’t reach agreement, so Mr R referred his complaint about Halifax to us. Our Investigator couldn’t resolve things informally, so the case has been passed to me for a decision.

## **What I’ve decided – and why**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

First let me be clear exactly what this decision is about. I understand Mr R’s complaint that Halifax divulged his information to his ex-partner over the phone is part of a wider dissatisfaction he has had with Halifax about his ex-partner defrauding him and making fraudulent loan applications, and also the type of account he currently has. Our Investigator explained why the complaint points about the fraudulent loan applications and the type of account Mr R currently has would be appropriately dealt with separately. So, this decision here concerns only Mr R’s complaint point that Halifax divulged information to his ex-partner over the phone.

I’ve reached the same conclusions about this as our Investigator, and for the same reasons. I’ve seen Halifax’s relevant call notes, from which I’m satisfied that it didn’t share Mr R’s information with his ex-partner over the phone. So, Halifax has said there’s no basis on which for it to share with Mr R or our service recordings of those calls, and I don’t think this is unreasonable. That said, in its letter to Mr R dated 22 May 2023 Halifax led him to believe it *would* send him recordings of those calls, which wasn’t right. Our Investigator suggested that Halifax should pay Mr R compensation of £50 for this error. I don’t think this is unreasonable. I understand Mr R feels this is inadequate. But I’d reiterate and emphasise that this decision is solely about Mr R’s complaint point that Halifax divulged his information to his ex-partner over the phone. And for the reasons I’ve explained, I’m satisfied £50 is fair and reasonable here to compensate for what happened.

## **My final decision**

For the reasons explained, I uphold this complaint in part and I direct Bank of Scotland plc trading as Halifax to pay Mr R compensation of £50.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr R to accept or reject my decision before 14 February 2024.

Neil Bridge

**Ombudsman**